



Feb. 17, 2011

Secretary Jennifer Johnson
Board of Governors of the Federal Reserve System
20th Street and Constitution Ave NW
Washington, DC 20551

Re: Reduce debit card transaction fees

Dear Secretary Johnson:

I am glad to see Congress and the Federal Reserve address the problems with debit card transaction fees. I sell antiques and collectibles and have been in business in this downtown location since 1984. In order to cut down on our many increased expenses and downturn in business we have decreased hours of business, opening only five days each week instead of the traditional six days.

Please resist the pressure you are no doubt feeling from the big credit card companies and keep this regulation intact. Those of us in the small business community are counting on you. The money saved in the fees will be helpful in meeting the increased utility expenses and payroll obligations.

Thank you so much,

A handwritten signature in cursive script that reads "Sue Rowand".

Sue Rowand